

**NJM INSURANCE GROUP
UMBRELLA INSURANCE APPLICATION**

Instructions for completing your Umbrella Insurance Application

Attached is an application for Personal Umbrella Liability Insurance and a Fact Sheet summarizing the program. If you are interested in obtaining a premium quotation, please complete the application fully and return it to us.

- Print this page, the Personal Umbrella Liability Policy Fact Sheet and the four page application
- Answer the questions completely
- Sign the document
- Send the completed four page application to us
 - Fax your completed application to:
(609) 883-0284
 - Or email it to:
Umbrella@njm.com
 - Or mail it to:
**NJM Insurance Group
Attn: Umbrella Department
301 Sullivan Way
P.O. Box 1328
West Trenton, NJ 08628-0278**

If you have any questions, contact our Personal Umbrella Department at 1-800-232-6600, extension 4551.

NJM INSURANCE GROUP

PERSONAL UMBRELLA LIABILITY POLICY FACT SHEET

Personal Umbrella Liability Coverage is available to Personal Auto policyholders of New Jersey Manufacturers Insurance Company.

Here are some facts about our Personal Umbrella Liability policy:

- Applicants must maintain a Personal Auto policy issued by New Jersey Manufacturers Insurance Company. The underlying auto and homeowners policies each must have a liability limit of at least \$500,000. Members of homeowners or condominium associations must carry, at a minimum, \$50,000 in loss assessment coverage.
- The Umbrella policy supplements the liability limits already provided by underlying personal insurance policies in amounts starting at \$1,000,000 per occurrence.
- Our policy affords protection against personal injury liability losses such as libel, slander and defamation, which are not covered by Personal Auto or Homeowners insurance.
- A \$1,000 deductible applies to occurrences covered under the Personal Umbrella Liability policy which are not covered under a primary personal liability policy.
- Umbrella coverage is worldwide and intended for personal exposures only.
- The policy contains coverage exclusions including, but not limited to:
 - aircraft ownership, maintenance or use.
 - business activities and professional exposures.
 - liability assumed under any contract or agreement.
 - liability claims by one family member against another family member who resides in the same household.
 - punitive damages.
 - release of fuel or fuel products from a storage tank.
 - transmission of communicable diseases, sexual molestation, corporal punishment and physical or mental abuse.
 - Uninsured/Underinsured Motorist coverage*.
- The base premium for \$1,000,000 of excess liability coverage for a risk involving two cars, one residence, no inexperienced drivers and no other liability exposure premium ranges from \$250 to \$335. Based upon the information provided to us on a fully completed application and subject to our underwriting approval, a personalized premium quotation will be issued. It is not anticipated that dividends will be declared on Umbrella policy premiums.

This information is furnished to acquaint you with our Personal Umbrella Liability policy and neither provides nor interprets coverage. If you have any questions, contact our Personal Umbrella Department at 1-800-232-6600, extension 4551.

*Unless Uninsured/Underinsured Motorist endorsement is purchased.

NEW JERSEY MANUFACTURERS INSURANCE COMPANY

New Jersey Personal Umbrella Liability Insurance Application

Please complete all sections. If not applicable, mark N/A.
If you have questions, call 1-800-232-6600, extension 4551

Applicant _____ Spouse/Civil Union Partner _____

Primary Phone (_____) _____ Primary Phone (_____) _____
Home Work Mobile Home Work Mobile

Secondary Phone (_____) _____ Secondary Phone (_____) _____
Home Work Mobile Home Work Mobile

Primary Residence Address _____
(Street)

(City) (State) (Zip) (County)

Mailing Address, if different from above _____

A. If you currently have an umbrella liability insurance policy with another company, when does it expire? _____

Desired Liability Limit: \$1,000,000 \$2,000,000 \$3,000,000 \$4,000,000

Increased limits may be available upon request.

The limit requested is subject to a deductible equal to the minimum underlying primary liability coverage — at least **\$500,000** for auto (including recreational motor vehicles), homeowners and/or personal liability, watercraft (if applicable), and at least **\$50,000** for loss assessment (if applicable). A **\$1,000** deductible applies to losses for which we require no underlying primary liability coverage.

For Company Use Only

Pol. # _____ Insured _____
Liab. Limit _____ Rep. _____
Eff. Date _____ Date _____
U/W Action:

Name(s) _____

The line numbers for Items "B." and "C." will be used further in this application.

B. List **ALL RESIDENTS** of the household, including those temporarily residing elsewhere.

Line Number	Name	Date of Birth	Relationship to Applicant	Occupation/Title	Currently Maintains a Driver's License (Y/N) If Yes, Year First Licensed
1.	Applicant				
2.					
3.					
4.					
5.					
6.					

C. List **LIABILITY** insurance policies presently in force for all individuals listed in Item "B."

Line Number	Type of Policy*	Policy Number	Insurance Company	Liability Limit	Named Insured on Policy (Use Line Number from Item "B.")
1.					
2.					
3.					
4.					
5.					
6.					

*Indicate the type of policy such as Homeowners, Personal Auto, Umbrella, Watercraft, or Recreational Vehicle.

D. List **ALL VEHICLES**, including company-registered and motorcycles owned, leased, or furnished for the regular use of anyone listed in Item "B." For company vehicles, indicate insurance carrier and liability limit.

Year/Make	City/State of Overnight Location	State of Registration or Unregistered (U)	Owner (Use Line Number from Item "B.")	Principal Operator (Use Line Number from Item "B.")	Liability Insurance Policy (Use Line Number from Item "C.")
1.					
2.					
3.					
4.					
5.					
6.					

a. Does anyone in the household have a motorcycle license? No Yes

If yes, indicate the resident(s) and list motorcycle(s) in Item "D." above. _____

b. Does anyone in the household have access to a company vehicle? No Yes

If yes, indicate the resident(s). _____

Can the company vehicle also be utilized for personal use? No Yes

Name(s) _____

E. List **ALL RECREATIONAL VEHICLES** (ATV's, snowmobiles, golf carts, dirt bikes, etc.) owned, leased, or furnished for the regular use of anyone listed in Item "B."

Check here if you currently do not own, lease, or frequently use a recreational vehicle

Type of Recreational Vehicle	Year/Make	Where Used	State of Registration or Unregistered (U)	Owner (Use Line Number from Item "B.")	Principal Operator (Use Line Number from Item "B.")	Liability Insurance Policy (Use Line Number from Item "C.")
1.	_____	_____	_____	_____	_____	_____
2.	_____	_____	_____	_____	_____	_____
3.	_____	_____	_____	_____	_____	_____
4.	_____	_____	_____	_____	_____	_____

F. List **ALL WATERCRAFT** (inboard, outboard, sailboat, etc.) owned, leased, or furnished for the regular use of anyone listed in Item "B."

Check here if you currently do not own, lease, or frequently use a watercraft

Year/Make	Type of Watercraft	Length	Maximum Horsepower	Where Used	Pleasure (P) Commercial (C) Charter (H)	Owner (Use Line Number from Item "B.")	Principal Operator (Use Line Number from Item "B.")	Liability Insurance Policy (Use Line Number from Item "C.")
1.	_____	_____	_____	_____	_____	_____	_____	_____
2.	_____	_____	_____	_____	_____	_____	_____	_____
3.	_____	_____	_____	_____	_____	_____	_____	_____
4.	_____	_____	_____	_____	_____	_____	_____	_____

G. List **ALL REAL ESTATE** owned or occupied by anyone listed in Item "B." This should include vacant land and property outside the state. (If listing vacant land, provide the lot and block number.)

Location (Street Address or Lot and Block Number, City, State)	Use (Private Residence, Rental Income, Vacant Land, Boat Slip)	Name(s) on Deed	Number of Family Units	Liability Insurance Policy (Use Line Number from Item "C.")
1.	_____	_____	_____	_____
2.	_____	_____	_____	_____
3.	_____	_____	_____	_____
4.	_____	_____	_____	_____

a. Do any of these premises have a swimming pool? No Yes In-Ground Above Ground

If yes, identify which property and describe method of enclosing the pool area. _____

b. Are business activities conducted at any of these premises? If yes, identify and give full details. _____

c. Do any of the properties belong to a homeowners or condominium association? If yes, indicate property. _____

Name(s) _____

H. GENERAL INFORMATION

This policy does not include an Excess Uninsured/Underinsured Motorist Coverage endorsement. A \$1,000,000 Excess Uninsured/Underinsured Motorist Coverage endorsement is available.

Would you like to purchase this endorsement?

No Yes

If yes, Underinsured/Uninsured Motorist coverage on any underlying automobile policy must maintain a limit of \$500,000.

The above statements are true and complete to the best of my knowledge. I am aware that the liability policy for which I am applying contains several exclusions, including but not limited to **aircraft, business activities, communicable diseases, intra-family suits and punitive damages**. I understand that high deductibles apply to this protection and that primary insurance must be maintained at limits at least equal to these deductibles. I agree to maintain such primary insurance in force during the term of any New Jersey Manufacturers Insurance Personal Umbrella Liability policy and to inform the Company within 30 days if any new liability exposure develops which would require its own primary insurance. I also am aware that **coverage will not be bound** until I am notified by the Company that my application has been accepted and an effective date specified.

Signature of Applicant: _____

Date: _____

Signature of Spouse/Civil Union Partner: _____

Date: _____

Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.